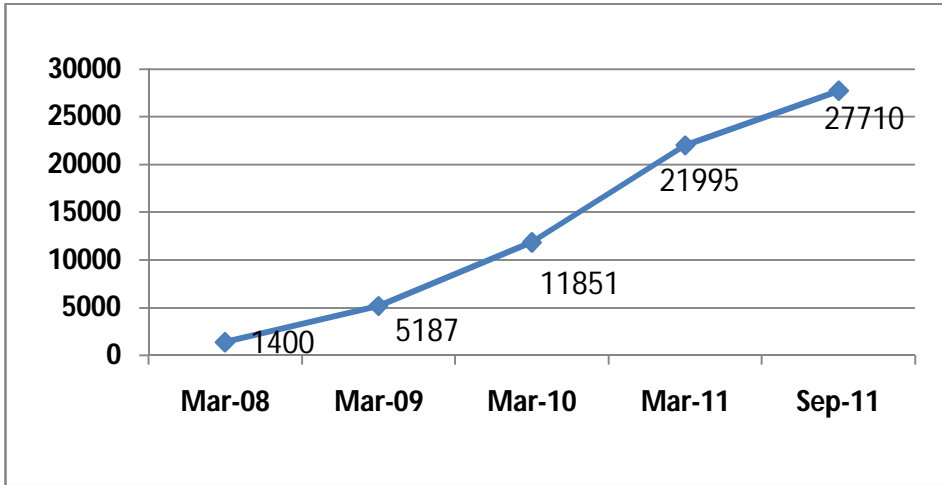


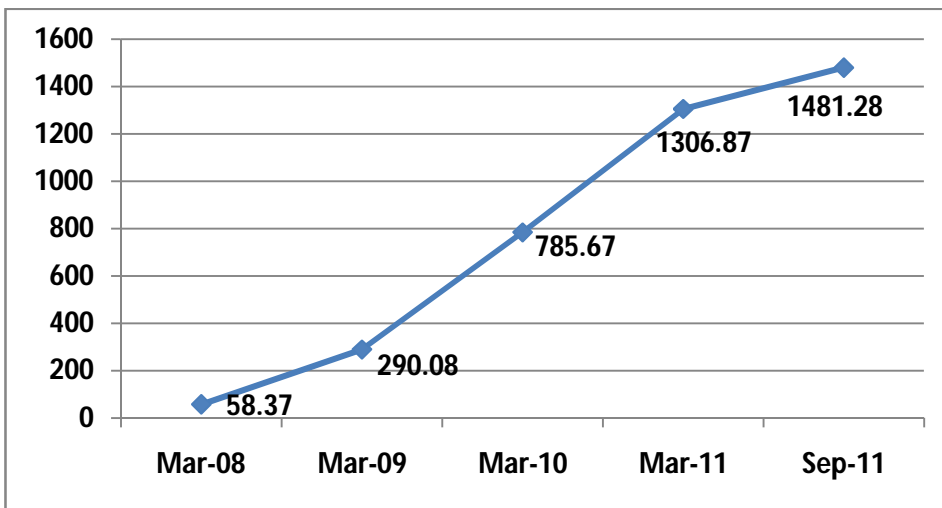
# Margdarshak-YATRA

September 2011

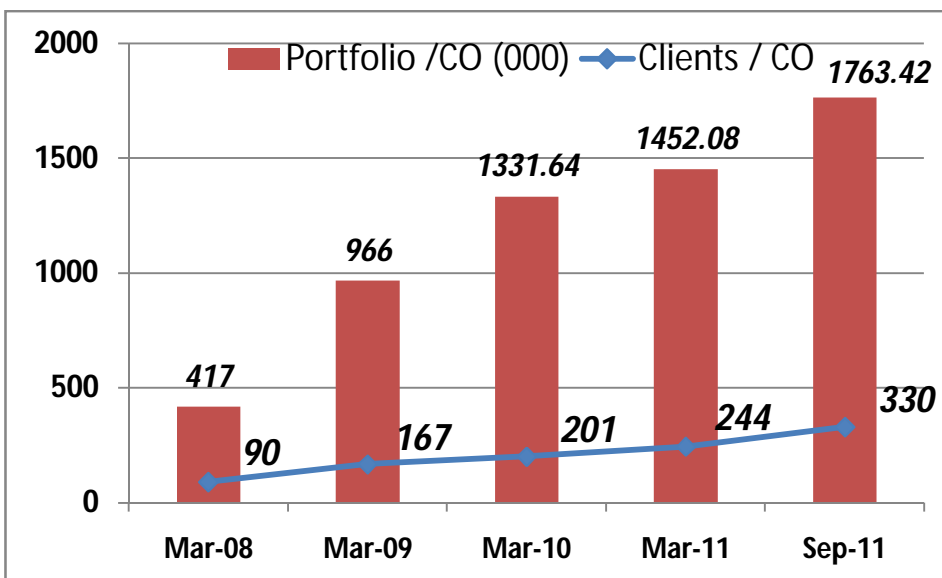
## Highlights Clients



## Portfolio (Rs. In Lac)



## Caseloads



## Partners



## AREA OF OPERATION

BARABANKI

LUCKNOW

UNNAO

BAREILLY

HARDOI

MORADABAD

PILIBHIT

SHAHJAHANPUR

FAIZABAD

BASTI

ALIGARH CITY

BAHRAICH

JALAUN

KANNAUJ

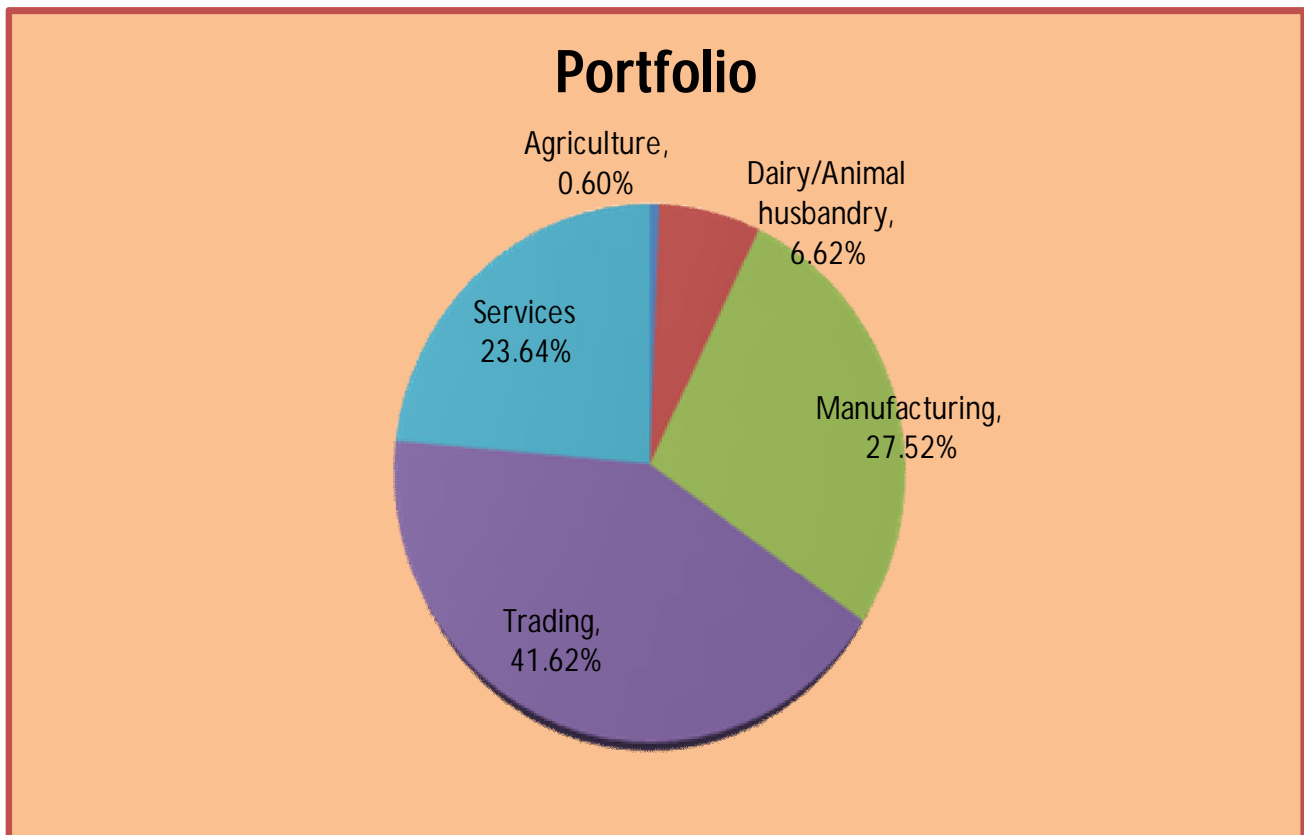
JHANSI

LAKHIMPUR KHIRI

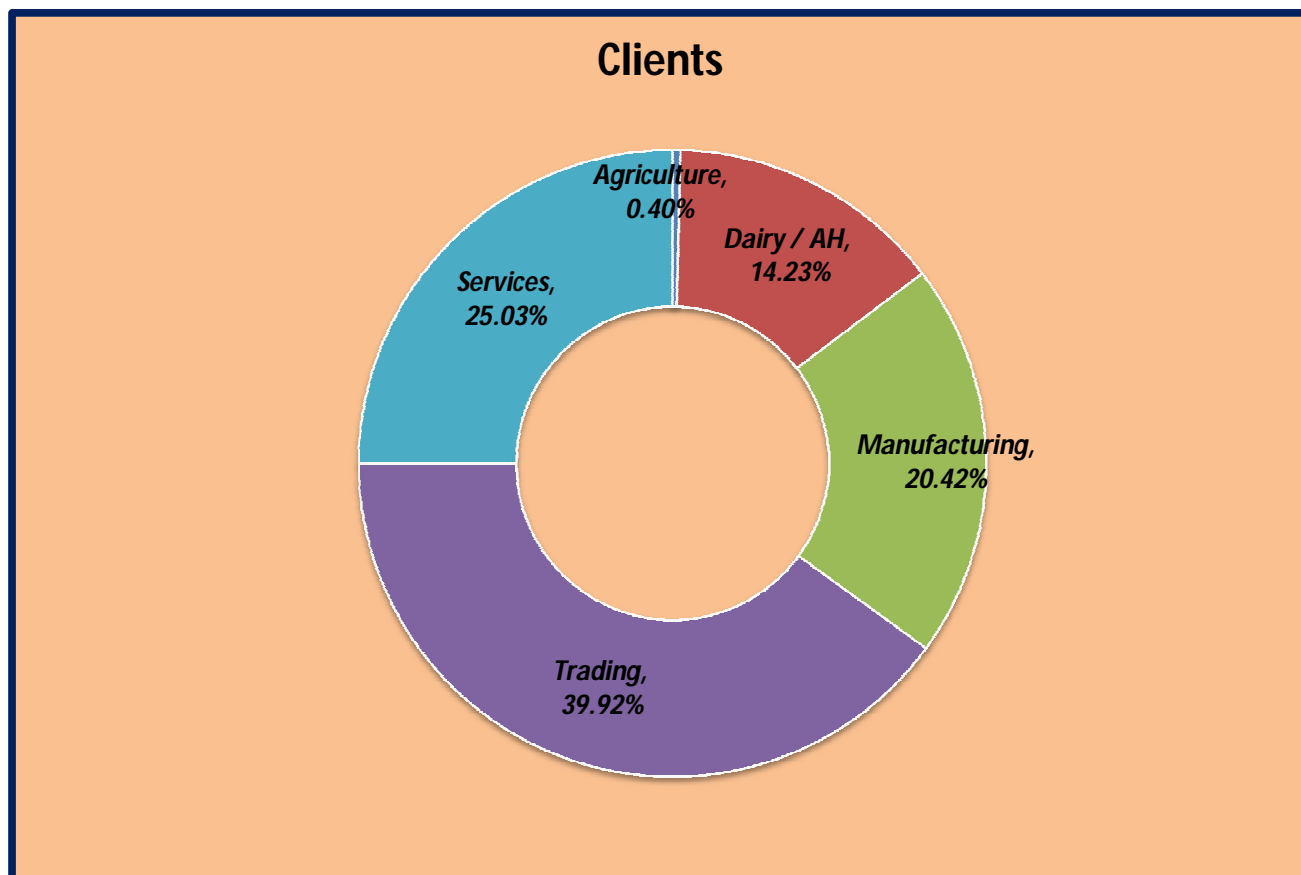
## Product Wise Bifurcation of Loan Portfolio (Rs. in lacs)

For the period ended as on	31/Mar/2009	31/Mar/2010	31/Mar/2011	30/Sep/2011
Income Generation Loan	96.74%	97.94	91.03%	93.65%
Enterprise Loan	3.26%	1.46	6.63%	4.11%
Livestock Loan	Nil	0.60	0.22%	0.94%
Business Loan	Nil	Nil	2.12%	1.30%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

## Sector Wise Loan Distribution



## Sector Wise Client Distribution



## Portfolio Quality (Rs. in Lac)

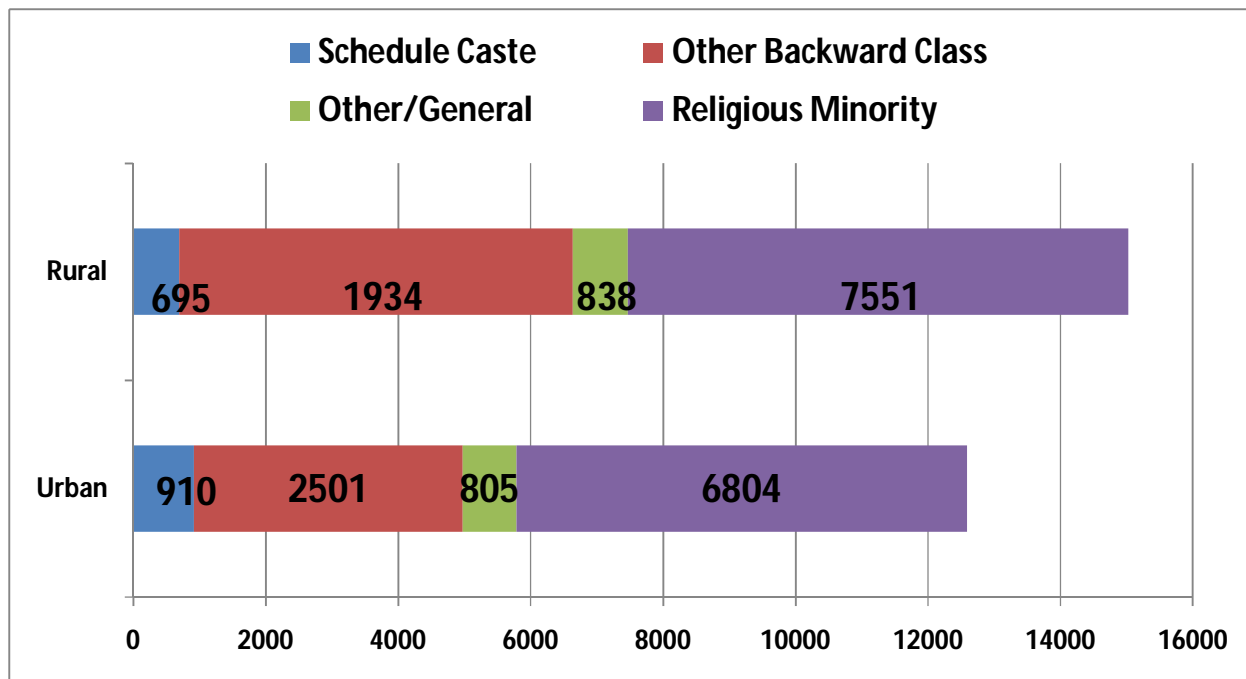
	No. of loans	Amt. Of Overdue	Outstanding
<b>Current</b>	27703	0	1469.56
<b>1-30 days</b>	258	3.43	8.42
<b>31-60 days</b>	38	0.68	0.78
<b>61-90 days</b>	43	0.77	0.97
<b>91-120 days</b>	30	0.46	0.74
<b>&gt;120 days</b>	38	0.80	0.80
<b>Total</b>	21995	4.60	1481.28

## Margdarshak Operational Performance Report

	Particular	Mar-09	Mar-10	Mar-11	Sep-11
1)	<b>No. of States</b>	1	1	1	1
2)	<b>Total No. of Branches / Units</b>	3	5	15	16
3)	<b>Total No. of Staff</b>	56	95	151	154
a)	HO Staff	17	21	31	31
b)	BM and AM's	3	5	19	20
c)	Credit Officers	30	59	90	84
d)	Branch Support Staff	6	10	11	19
e)	Male	49	83	135	136
f)	Female	7	12	16	18
4)	<b>Number of Groups</b>	475	1148	2592	3214
a)	Formed	475	1158	2606	3233
b)	Dissolved	-	10	14	19
5)	<b>Net number of Members</b>	5187	13865	23322	28069
6)	<b>Total Number of Loan Client</b>	5014	1148	21995	27710
a)	IGL	4984	11767	21505	27137
b)	Business Loan	30	-	148	194
c)	Enterprise Loan	-	45	310	330
d)	Livestock Loan	-	39	32	49
e)	SHG	469	1131	2508	3116
f)	JLG	6	17	84	98
g)	Individual	-	-	-	-
h)	Male	1%	1%	1%	1%
i)	Female	99%	99%	99%	99%
7)	<b>Total Loan Portfolio (in lacs)</b>	290.08	785.67	1306.87	1481.28
a)	IGL	280.64	769.45	1189.72	1387.22
b)	Business Loan	-	-	27.63	20.39
c)	Enterprise Loan	9.44	11.53	86.64	66.32
d)	Livestock Loan	-	4.68	28.64	7.33

	Particular	Mar-09	Mar-10	Mar-11	Sep-11
8)	Disbursement (in lacs)	481.84	1351.05	2366.42	1187.62
9)	Collection (in lacs)	249.96	987.15	1844.54	1013.21
10)	Portfolio at Risk (%)	0.06	0.20	0.69	0.79
11)	OSS (%)	100.5	112.2	107.7	102.9

## Membership Profile



*Margdarshak*

B-905, CID Colony, Mahanagar, Lucknow – 226006,  
Uttar Pradesh, India  
Tele-fax: 91-522-2321683 E-mail: [post@margdarshak.org.in](mailto:post@margdarshak.org.in)